

**Fill in this information to identify the case:**

Debtor 1 Dalanda Averette aka Dalanda Ann Averette-Smith aka Dalanda Smith aka Dalanda Averette Smith

Debtor 2

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number : 20-13064-elf

**Official Form 410S1**

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment is due. See Bankruptcy Rule 3002.1.

**Name of creditor:** NewRez LLC d/b/a Shellpoint Mortgage Servicing

**Court claim no.** 2  
(if known):

**Last 4 digits of any number**  
you use to identify the debtor's  
account: 4605

**Date of payment change:** 08/01/2021  
Must be at least 21 days after date of  
this notice

**New total payment:** \$691.26  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment**

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with the applicable nonbankruptcy law.  
Describe the basis for the change. If a statement is not attached, explain why:

**Current escrow payment:** \$329.12

**New escrow payment:** \$319.38

**Part 2: Mortgage Payment Adjustment**

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

**Current interest rate:**  
**Current Principal and interest payment:**

**New interest rate:**  
**New principal and interest payment:**

**Part 3: Other Payment Change**

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect).

Reason for change:

**Current mortgage payment:**

**New mortgage payment:**

Debtor 1 Dalanda Averette aka Dalanda Ann Averette-Smith aka  
Dalanda Smith aka Dalanda Averette Smith  
First Name Middle Name Last Name

Case number (if known) 20-13064-elf

**Part 4: Sign Below**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

☐ I am the creditor.

☒ I am the creditor's attorney or authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

/s/ Mary Vitartas Date 06/15/2021  
Signature

Print: Mary Vitartas Title Authorized Agent for Creditor  
Company Padgett Law Group  
Address 6267 Old Water Oak Road, Suite 203  
Tallahassee FL, 32312  
Contact phone (850) 422-2520 Email PLGinquiries@padgettlawgroup.com

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that a true and correct copy of the foregoing has been furnished to the parties on the attached Service List by electronic service and/or by First Class U.S. Mail on this the 15th day of June, 2021.

/S/ Mary Vitartas

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MARY VITARTAS  
PADGETT LAW GROUP  
6267 Old Water Oak Road, Suite 203  
Tallahassee, FL 32312  
(850) 422-2520 (telephone)  
(850) 422-2567 (facsimile)  
PLGinquiries@padgettlawgroup.com  
*Authorized Agent for Creditor*

**SERVICE LIST (CASE NO. 20-13064-elf)**

Debtor

Dalanda Averette  
7320 North 20th Street  
Philadelphia, PA 19138  
aka Dalanda Ann Averette-Smith  
aka Dalanda Smith  
aka Dalanda Averette Smith

Attorney

CHRISTIAN A. DICICCO  
Law Offices of Christian A. DiCicco  
2008 Chestnut Street  
Philadelphia, PA 19103

Trustee

WILLIAM C. MILLER, Esq.  
Chapter 13 Trustee  
P.O. Box 1229  
Philadelphia, PA 19105

US Trustee

United States Trustee  
Office of United States Trustee  
200 Chestnut Street  
Suite 502  
Philadelphia, PA 19106





Shellpoint Mortgage Servicing  
Serving  
PO Box 10826  
Greenville, SC 29603 0826  
For Inquiries: (800) 365-7107

DALANDA AVERETTE  
7320 N 20TH ST  
PHILADELPHIA PA 19138

Analysis Date: May 28, 2021  
Loan: [REDACTED]  
Property Address:  
7320 N 20TH ST  
PHILADELPHIA, PA 19138

### Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information	Contractual	Effective Aug01, 2021	Prior Esc Pmt	August 01, 2020	Escrow Balance Calculation
P & I Pmt:	\$371.88	\$371.88*	P & I Pmt:	\$371.88	Due Date: February 01, 2020
Escrow Pmt:	\$0.00	\$319.38	Escrow Pmt:	\$329.12	Escrow Balance: \$914.96
Other Funds Pmt:	\$0.00	\$0.00	Other Funds Pmt:	\$0.00	Anticipated Pmts to Escrow: \$3,949.44
Asst. Pmt (-):	\$0.00	\$0.00	Asst. Pmt (-):	\$0.00	Anticipated Pmts from Escrow (-): \$86.13
Reserve Acct Pmt:	\$0.00	\$0.00	Resrv Acct Pmt:	\$0.00	
Total Payment	\$371.88	\$691.26	Total Payment	\$701.00	Anticipated Escrow Balance: \$4,778.27

Shortage/Overage Information	Effective Aug01, 2021
Upcoming Total Annual Bills	\$3,832.53
Required Cushion	\$581.34
Required Starting Balance	\$1,453.32
Escrow Shortage	\$0.00

**Cushion Calculation:** Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of \$581.34. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 638.76 or 1/6 of the anticipated payment from the account.

\*\* The terms of your loan may result in changes to the monthly principal and interest payments during the year.

This is a statement of actual activity in your escrow account from Aug2020 to July 2021. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow Anticipated	Actual	Payments From Escrow Anticipated	Actual	Description	Escrow Balance Required	Actual
					Starting Balance	1,501.99	(4,030.94)
Aug 2020	329.12	336.27	28.71	28.71	* PMI	1,802.40	(3,723.38)
Aug 2020		28.71			* Insurance Refund	1,802.40	(3,694.67)
Aug 2020				28.71	* PMI	1,802.40	(3,723.38)
Sep 2020	329.12		28.71	28.71	* PMI	2,102.81	(3,752.09)
Sep 2020		329.12			* Escrow Only Payment	2,102.81	(3,422.97)
Oct 2020	329.12		28.71	28.71	* PMI	2,403.22	(3,451.68)
Nov 2020	329.12		28.71	28.71	* PMI	2,703.63	(3,480.39)
Nov 2020		28.71			* Insurance Refund	2,703.63	(3,451.68)
Nov 2020		329.12			* Escrow Only Payment	2,703.63	(3,122.56)
Nov 2020				28.71	* PMI	2,703.63	(3,151.27)
Dec 2020	329.12		28.71	28.71	* PMI	3,004.04	(3,179.98)
Dec 2020		329.12			* Escrow Only Payment	3,004.04	(2,850.86)
Jan 2021	329.12		28.71	28.71	* PMI	3,304.45	(2,879.57)
Jan 2021		329.12			* Escrow Only Payment	3,304.45	(2,550.45)
Jan 2021		329.12			* Escrow Only Payment	3,304.45	(2,221.33)
Feb 2021	329.12		1,299.87	1,313.01	* City Tax	2,333.70	(3,534.34)
Feb 2021			28.71	28.71	* PMI	2,304.99	(3,563.05)
Feb 2021		329.12			* Escrow Only Payment	2,304.99	(3,233.93)
Mar 2021	329.12		28.71	28.71	* PMI	2,605.40	(3,262.64)
Mar 2021		329.12			* Escrow Only Payment	2,605.40	(2,933.52)
Apr 2021	329.12		2,305.00	2,175.00	* Hazard	629.52	(5,108.52)
Apr 2021			28.71	28.71	* PMI	600.81	(5,137.23)
May 2021	329.12		28.71	28.71	* PMI	901.22	(5,165.94)
May 2021		329.12			* Escrow Only Payment	901.22	(4,836.82)
Jun 2021	329.12		28.71		* PMI	1,201.63	(4,836.82)
Jul 2021	329.12		28.71		* PMI	1,502.04	(4,836.82)
					Anticipated Transactions	1,502.04	(4,836.82)
May 2021		P		28.71	PMI		(4,865.53)
Jun 2021		P		28.71	PMI		(4,894.24)
Jul 2021		3,949.44 P		28.71	PMI		(973.51)
	\$3,949.44	\$6,976.09	\$3,949.39	\$3,918.66			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.  
P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date:

May 28, 2021

Loan:

### Annual Escrow Account Disclosure Statement - Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
Aug 2021	319.38	28.71	Starting Balance	4,778.27	1,453.32
Sep 2021	319.38	28.71	PMI	5,068.94	1,743.99
Oct 2021	319.38	28.71	PMI	5,359.61	2,034.66
Nov 2021	319.38	28.71	PMI	5,650.28	2,325.33
Dec 2021	319.38	28.71	PMI	5,940.95	2,616.00
Jan 2022	319.38	28.71	PMI	6,231.62	2,906.67
Feb 2022	319.38	28.71	PMI	6,522.29	3,197.34
Feb 2022	319.38	1,313.01	City Tax	5,528.66	2,203.71
Mar 2022	319.38	28.71	PMI	5,499.95	2,175.00
Apr 2022	319.38	28.71	PMI	5,790.62	2,465.67
Apr 2022	319.38	2,175.00	Hazard	3,935.00	610.05
Apr 2022	319.38	28.71	PMI	3,906.29	581.34
May 2022	319.38	28.71	PMI	4,196.96	872.01
Jun 2022	319.38	28.71	PMI	4,487.63	1,162.68
Jul 2022	319.38	28.71	PMI	4,778.30	1,453.35
	\$3,832.56	\$3,832.53			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year)

Your ending balance from the last month of the account history (escrow balance anticipated) is 4,778.27. Your starting balance (escrow balance required) according to this analysis should be \$1,453.32.

We anticipate the total of your coming year bills to be 3,832.53. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation	
Unadjusted Escrow Payment	\$319.38
Shortage Installment:	\$0.00
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$319.38

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against collateral property, which has not been discharged in your bankruptcy.

#### Notice of Error or Information Request Address

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Information Request, please write to us at the following address:

Shellpoint Mortgage Servicing  
PO Box 10826  
Greenville, SC 29603 0826